

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-15904  
Dennis Shlionsky and Lori Shlionsky Judge: Stacey L. Meisel

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 11/25/2020  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MAL Initial Debtor: DS Initial Co-Debtor: LS

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ 650 per month to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 13 and \$350 for 20 months and \$650 for the remaining 27 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

Part 3: Priority Claims (including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2750.00
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Taxes and Certain Other Debts	\$14,126.94
State of Minnesota Dept of Revenue	Taxes and Certain Other Debts	\$1455.70

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation



**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

Quicken Loans

Union Bank Homeowner's Association for Normandie Estates Condominium Association

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

**NOTE:** All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other administratives claims
- 3) secured claims, priority claims, general unsecured claims
- 4) lease arrearages

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 2: Modification ☒ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

<p>Explain below <b>why</b> the plan is being modified: Covid-19 Reduction of Income</p>	<p>Explain below <b>how</b> the plan is being modified: Reduced Payments</p>
--	--

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/25/2020

/s/ Dennis Shlionsky

Debtor

Date: 11/25/2020

/s/ Lori Shlionsky

Joint Debtor

Date: 11/25/2020

/s/ Michelle Labayen

Attorney for Debtor(s)

In re:  
Dennis Shlionsky  
Lori Shlionsky  
Debtor(s)

Case No. 19-15904-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 25, 2020

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis Shlionsky, Lori Shlionsky, 15 Schindler Terr., West Orange, NJ 07052-1079
cr	+ QUICKEN LOANS, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518137843	+ 360 Federal Credit Uni, Po Box 37603, Philadelphia, PA 19101-0603
518137844	+ Aes/huntngtn, Po Box 61047, Harrisburg, PA 17106-1047
518137845	+ Aes/nct, Po Box 61047, Harrisburg, PA 17106-1047
518137846	+ Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
518137847	+ Aes/rbs Ctn, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
518137848	+ Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518200332	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518137849	+ Best Buy Credit service, Po Box 78009, Phoenix, AZ 85062-8009
518197763	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518137853	+ Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518137854	+ Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518137857	+ D & A Services, LLC, 1400 E. Touhy Avenue, Ste G2, Des Plaines, IL 60018-3338
518137866	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, Po Box 9001094, Louisville, KY 40290
518137860	+ Equifax, POB 740241, Atlanta, GA 30374-0241
518137861	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518137862	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
518137863	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
518137864	+ Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
518214027	+ Hsbc Bank, Hsbc Card Srvs/Attn: Bankruptcy, Po Box 4215, Buffalo, NY 14240. 14240-4215
518188442	Meta Bank, Launch Servicing, Po Box 91910, Sioux Falls SD, 57109-1910
518226654	+ NJCLASS, PO BOX 548, TRENTON NJ 08625-0548
518137868	+ National Collegiate Student Loan Trust, 300 Delaware Avenue, 9th Floor, Wilmington, DE 19801-1607
518137870	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
518137871	+ New Jersey turnpike authority, PO Box 5042, Woodbridge, NJ 07095-5042
518137873	+ Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518298167	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF TREASURY, DIVISION OF TAXATION, P O BOX 245, TRENTON NJ 08695
518158096	+ State of Minnesota, Department of Revenue, Minnesota Revenue, PO Box 6444 7 - BKY, St Paul, MN 55106-0444
518137876	+ State of New Jersey, Department of taxation, P.O. Box 448, Trenton, NJ 08646-0448
518137877	+ Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
518176566	+ SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518137878	+ Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021
518301961	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
518137882	+ United Collection Bureau, Inc, 5620 Southwyck Blvd, suite 206, Toledo, OH 43614-1501
518137883	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518263168	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518137884	+ West Va Univ/stu Ln Of, Po Box 6003, Morgantown, WV 26506-6003
518137885	+ Younomics, 35 E 21st Street, New York, NY 10010-6212

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TOTAL: 39

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 25 2020 23:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 25 2020 23:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518169883	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 25 2020 23:16:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
518137850	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 25 2020 23:40:44	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518181444	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 25 2020 23:42:33	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518137852	+ Email/Text: bankruptcy.notifications@fisglobal.com	Nov 25 2020 23:19:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
518137856	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 25 2020 23:17:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518137858	+ Email/PDF: pa_dc_ed@navient.com	Nov 25 2020 23:40:52	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
518137859	+ Email/Text: DSLBKYP@discover.com	Nov 25 2020 23:19:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
518156883	+ Email/Text: DSLBKYP@discover.com	Nov 25 2020 23:19:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
518137865	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 25 2020 23:17:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518137851	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 25 2020 23:43:51	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518267735	Email/PDF: resurgentbknotifications@resurgent.com	Nov 25 2020 23:40:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518137867	+ Email/Text: mdor.bkysec@state.mn.us	Nov 25 2020 23:15:00	Minnesota Revenue, PO Box 64564, Saint Paul, MN 55164-0564
518854987	Email/Text: BKRMailOps@weltman.com	Nov 25 2020 23:18:00	National Collegiate Student Loan Trust 2007-3, c/o Weltman, Weinberg & Reis Co., LPA, PO Box 93784, Cleveland, OH 44101-5784
518137869	+ Email/PDF: pa_dc_claims@navient.com	Nov 25 2020 23:40:51	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518260123	Email/PDF: pa_dc_claims@navient.com	Nov 25 2020 23:44:01	Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518271837	Email/PDF: pa_dc_claims@navient.com	Nov 25 2020 23:42:27	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518137872	+ Email/Text: bcwrtoff@cablevision.com	Nov 25 2020 23:19:00	Optimum, po box 371378, Pittsburgh, PA 15250-7378
518272565	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 25 2020 23:44:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518272619	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 25 2020 23:44:00	Portfolio Recovery Associates, LLC, c/o Lord&taylorconvertedaccts, POB 41067, Norfolk VA 23541
518176081	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 25 2020 23:19:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635



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518263210	Email/Text: bnc-quantum@quantum3group.com	Nov 25 2020 23:18:00	WOODWARD AVE., DETROIT MI 48226-3408 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518137875	+ Email/PDF: clerical@simmassociates.com	Nov 25 2020 23:43:59	Simms Associates Inc, 800 Pencader Drive, Newark, DE 19702-3354
518137879	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 23:43:45	Synb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518137880	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 23:43:46	Synchrony Bank, PO BOX 965033, Orlando, FL 32896-5033
518137881	Email/Text: DASPUBREC@transunion.com	Nov 25 2020 23:15:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
518253189	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 25 2020 23:44:06	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518734892	*+	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518137855	##+	Citizens Bank NA, 725 Canton Street, Norwood, MA 02062-2679
518137874	##+	Reliamax Lending Servi, 2300 East 54th St North, Sioux Falls, SD 57104-8810

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2020 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor QUICKEN LOANS INC. andrew.spivack@brockandscott.com wbecf@brockandscott.com
Andrew L. Spivack	on behalf of Creditor QUICKEN LOANS andrew.spivack@brockandscott.com wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	

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on behalf of Debtor Dennis Shlionsky michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com

Michelle Labayen

on behalf of Plaintiff Lori Shlionsky michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com

Michelle Labayen

on behalf of Plaintiff Dennis Shlionsky michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com

Michelle Labayen

on behalf of Joint Debtor Lori Shlionsky michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com

Nathalie Paul

on behalf of Defendant National Collegiate Student Loan Trust 2006-3 npaul@weltman.com

Nathalie Paul

on behalf of Defendant 2007-2 National Collegiate Student Loan npaul@weltman.com

Robert Davidow

on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com

Sherri Jennifer Smith

on behalf of Creditor QUICKEN LOANS smith@pincuslaw.com nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13